

# Swimrun-Athletes- Insurance-Program 2022

Policyholder:	Swimrun AG Wolleraustrasse 15n 8807 Freienbach Switzerland
Insured Events:	SWIMRUN Ötillö Racing Series and other Races as per Annex
Insured Interest:	<p>OPTION 1: <b>Event Cover</b> Insurance valid per booked event/race according to the confirmation of cover of the insured person</p> <p>I. Subsidiary private liability insurance II. Accident insurance III. Travel cancelation and curtailment insurance</p> <p>OPTION 2: <b>Season Cover</b> Insurance valid for all booked events/races per season</p> <p>I. Subsidiary private liability insurance II. Accident insurance III. Travel cancelation and curtailment insurance</p>

## Sums Insured:

I. subsidiary private liability insurance	1) Event Cover + 2) Season Cover
	EUR 3.000.000 combined limit for body injury and property damage for each and every claim (twofold maximized per year)
II. Personal Accident insurance	1) Event Cover + 2) Season Cover
	Accidental Death: EUR 100.000 Disability: EUR 300.000 Search, rescue – and salvage costs incl. return transport/travel to the place of residence: up to EUR 25.000 Cosmetic surgery: up to EUR 25.000 Medical expenses: up to EUR 30.000 <i>The aggregate limit is limited to EUR 15.0 Mio. per each Event.</i>
III. Travel cancelation and curtailment insurance	1) Event Cover
	For participant fee and booked travel expenses (e.g. flight, Hotel)
	1) Sprints: max. Sum Insured EUR 2.500 per person/ per event 2) World Series Events: max. Sum Insured EUR 2.500 per person/ per event 3) Merit races: max. Sum Insured EUR 2.500 per person/per event 4) World Championship: max. Sum Insured EUR 3.750 per person / per event
	2) Season Cover
	Max. Sum Insured EUR 10.000 per person in total per year, but limited to the max. Sums insured under 1)-4) per each event/race.

Please note that this is a short summary of coverage only and not legally binding. The Policy Documents and underlying Insurance Conditions are the only legally binding documents.

Operative Time:	<p>Operative Time means the insured person is covered under the insurance contract as per Schedule of this Policy and the insured person's individual certificate of cover issued to the insured person with a unique certificate number;</p> <p><u>I. Subsidiary private liability insurance +</u>  <u>II. Personal Accident insurance:</u>  The Insurance Coverage includes all direct travel to and from the moment the Insured Person(s) starts his journey from his home address and concluding at the earlier of midnight local time on the day he returns to his home from the insured event venue, or 48 hours after leaving the official insured event venue including direct unbroken travel.</p> <p><u>III. Travel cancelation and curtailment insurance:</u>  The Insurance Coverage starts with the date of registration but earliest with the date of premium payment and ends with leaving the insured event venue.</p>
Territory:	worldwide
Premium Categories:	<p><u>a) Event Cover:*</u></p> <p>1) Sprints / Experience / Qualifier(World Series Events)/ Merit Races:  EUR 15.00 per person insured</p> <p>2) World Championship:  EUR 25.00 per person insured</p> <p><u>b) Season Cover for Sprints, World Series Events, Merit races and World Championship:*</u>  EUR 45.00 per person insured</p> <p>*Premium incl. 5% Swiss Stamp Duty and Booking Fee</p>
Deductibles:	None
Underlying Insurance Conditions:	CG_Swimrun_2021
Exclusions:	<p>As per policy conditions "CG_Swimrun_2021"</p> <p>Apart of the general exclusions according to "CG_Swimrun_2021" this Insurance does not cover any claim in any way caused by or resulting from:</p> <p>a) Coronavirus disease (COVID-19);  b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);  c) any mutation or variation of SARS-CoV-2;  d) any fear or threat of a), b) or c) above.</p> <p>LMA5391</p>

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Insurer: Cooper Gay S.A. for and on behalf of  
Lloyd's Insurance Company Brussels, Belgium  
Scala west  
Solmsstr. 83  
60486 Frankfurt a.M.  
Germany

Insurance Broker: Erwin Himmelseher Assekuranz-Vermittlung GmbH & Co. KG  
Theodor-Heuss-Ring 23  
D-50668 Cologne  
Germany

**Annex: Insurable Events 2022:**

Season Cover – Insurance bookable for all events below

Event Cover - Insurance bookable for each single race listed below

**Races and Prices:**

<b>ÖTILLÖ Races</b>	<b>Date</b>	<b>Premium per Event/Race*</b>
<b>Season Cover 2022</b>	2022	45 €
<b>ÖTILLÖ Utö</b>		
World Series, Sprint and Experience	21.05.2022	15 €
Teams & solo in all distances		
<b>ÖTILLÖ Isles of Scilly</b>		
Sprint and Experience	04.06.2022	15 €
World Series	05.06.2022	15 €
Teams & solo in all distances		
<b>ÖTILLÖ Engadin</b>		
World Series, Sprint and Experience	09.07.2022	15 €
Teams & solo in all distances		
<b>ÖTILLÖ Gothenburg</b>		
World Series, Sprint and Experience	06.08.2022	15 €
Teams & solo in all distances		
<b>ÖTILLÖ Final 15 K</b>	03.09.2022	15 €
Teams & solo		
<b>ÖTILLÖ, The Swimrun World Championships</b>	05.09.2022	25 €
<b>ÖTILLÖ Cannes</b>		
World Series, Sprint and Experience	15.10.2022	15 €
Teams & solo in all distances		

\*Insurance Premium incl. Tax and Costs

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**ÖTILLÖ Merit races 2022:**

<b>Merit Races</b>	<b>Date</b>	<b>Premium per Event/Race*</b>
<b>Swimrun Lake James, USA</b>	23.04.2022	15 €
Long course team, Short course Team & Solo		
<b>Swimrunman Gorges du Verdon, France</b>	01.05.2022	15 €
66 km Ultra, 47,75 km Half, 28,3 km Classic		
<b>Borås Swimrun, Sweden</b>	05.06.2022	15 €
Long course, Sprint course		
<b>Swimrunman Iles de Vassivière, France</b>	05.06.2022	15 €
38 km Half, 23,10 km Classic, 13,70 km Sprint		
<b>Swimrun Cote Vermeille, France</b>	18.06.2022	15 €
Ultra, Long, Middle, short distance		
<b>Swimrunman Embrun, France</b>	26.06.2022	15 €
41, 50 km Night, 23,60 km Classic, 11,00 km Sprint		
<b>Casco Bay Island Swimrun, USA</b>	17.07.2022	15 €
Long course Team & Solo, Short course Team & Solo		
<b>Amfibiemannen, Sweden</b>	30.07.2022	15 €
Only one distance		
<b>Rockman Swimrun, Norway</b>	20.08.2022	15 €
Long course, Short course		
<b>Swimrunman Grands Lacs de Laffrey, France</b>	21.08.2022	15 €
31,30 km Vertical, 22,80 km Classic, 15,45 km Sprint		
<b>Västerås Swimrun, Sweden</b>	27.08.2022	15 €
30 km Team & Solo, 17,5 km Team & Solo		
<b>Folkhälsan Swimrun, Finland</b>	17.09.2022	15 €
36,5 km, 22 km Team & Solo, 14,5 km		
<b>Orcas Island Swimrun, USA</b>	18.09.2022	15 €
Long course Team & Solo, Short course Team & Solo		
<b>Troll Enez Swimrun, France</b>	02.10.2022	15 €
Only one distance		
<b>Swimrun NC at Hanging Rock State Park, USA</b>	16.10.2022	15 €
One distance		

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Date: 26<sup>th</sup> April 2022

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